

Habib Bank Limited
Dhaka-Bangladesh

(Schedule of Interest Rate with effect from 01 March 2022)

Deposit Rate – LCY (BDT) Percentage (%)

Savings Deposit	Special Notice Deposit (SND)					Fixed Deposit*							Revised Date
	Less than 1 Crore	1 Crore to below 25 Crores	25 Crores to below 50 Crores	50 Crores to below 100 Crores	100 Crores & above	Amount	1 (one) Month	3 Months to below 6 Months	6 Months to below 12 Months	1 Year to below 2 Years	2 Years to below 3 years	3 Years to 6 years	
1	2	3	4	5	6	7	8	9	10	11	12	13	14
2.50	2.50	3.50	3.75	3.50	3.00								01 FEB22
						Below 10 million	3.25	4.50	4.50	4.00	3.00	4.00	01JAN22
						10 million to below 25 million	3.50	4.75	4.75	4.50	3.00	4.00	01JAN22
						25 million & above	3.75	5.00	5.00	5.00	4.00	6.00	01JAN 22

* As per BRPD Circular No.17 dated. 8th August 2021, FDR Interest for individuals, pension (Public & Private) and post-retirement benefit funds will be 6.00% (mean inflation of last three months), for any amount with the tenor three months and above.

* FDR Interest rates: for all the FDRs liened against Letter of Guarantee in our book, effective rate will be 2.00% lower than above mentioned rate matrix.

	Special Notice Deposit (SND)				Fixed Deposit						Revised Date
	1 Crore to below 25 Crores	25 Crores to below 50 Crores	50 Crores to below 100 Crores	100 Crores & above	1 (one) Month*	3 Month & above but less than 6 Month*	6 Month & above but less than 12 Month*	1 Year & above but less than 2 Year*	2 Year and above but less than 3 years	3 Year & above up to 6 years	
FI & NBFI	0.5	1.00	-	-	0.50	0.75	1.00	1.50	2.00	-	01JUL21
SOEs & State-owned Organization	3.25	4.25	-	-	3.50	4.50	5.50	5.00	4.00	5.50	01DEC21

Fund Transfer Pricing/Pool Rate LCY(BDT) - with effect from 01 March 2022

Pool Rate/Fund Transfer Pricing	Interest Rate	Revised Date
Buy from Branches	7.90%	01JUN2021
Sell to Branches	8.00%	01JUN2021

Deposit Rate of USD, Euro & GBP-Percentage- with effect from 01 March 2022

Amount	1 Month	3 Months	6 Months	Effective date
USD Up to 1 million	0.50%	1.00%	00.00%	01NOV2021
USD above 1 million	0.75%	1.25%	00.00%	01NOV2021
Euro	0.00%	0.00%	0.00%	01NOV2017
GBP	0.00%	0.00%	0.00%	01NOV2017

Deposit Rate -HBL Money Club with effect from 01 March 2022

Account Type	Initial Deposit BDT	Interest Rate (Minimum)	Interest Rate (Maximum)	Revised Date
Saving	50.00	4.00%	5.00%	01FEB2016

Deposit Rate- HBL-Bhabnahin-Percentage % -with effect from with effect from 01 March 2022


Amount	2 Year	3 Year	Revised date
BDT 0.10 Million to 4.99 Million	4.50	4.50	01MAR2017
BDT5.00 Million to 15.00 Million	4.50	4.50	01MAR2017

Name of product: Business Value Account: With effect from 01 March 2022

Amount	Interest Rate (PA)	Revised Date
Less than BDT 100,000.00	NIL	01OCT21
BDT 100,000.00 but less 100 Million	3.50%	01OCT21
BDT 100.00 Million and above	4.25%	01OCT21

Lending Rate LCY (BDT) -Percentage% - with effect from 01 March 2022

Agriculture	Large/Medium Scale Industrial Term Loan	Small Scale Industrial term Loan	Working Capital in Industrial Sector		Export	Commercial Finance/ Loan	House Building Loan	Consumer Credit	Credit Card	Loan to NBFIs	Others	Revised date
			Large/Medium Industry	Small Industry								
1	2	3	4	5	6	7	8	9	10	11	12	13
8.00% maximum	9.00% maximum	9.00% maximum	9.00% maximum	9.00% maximum	7% maximum	9.00% maximum	N/A	N/A	N/A	9.00% maximum	9.00% maximum	01MAY2021


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